

## SPECIFICATION AMENDMENTS

Replace the paragraph at page 82, lines 17-25 with the following paragraph:

**FIGS. 164A, 164B and 164C** are cross-sectional, top and bottom views, respectively, of a semiconductor chip assembly in accordance with an eleventh embodiment of the present invention. In the eleventh embodiment, an insulative plug is deposited into the cavity and contacts and covers the chip. For purposes of brevity, any description in the first embodiment is incorporated herein insofar as the same is applicable, and the same description need not be repeated. Likewise, elements of the ~~eleventh tenth~~ embodiment similar to those in the first embodiment have corresponding reference numerals indexed at eleven-hundred rather than one-hundred. For instance, chip 1110 corresponds to chip 110, substrate 1120 corresponds to substrate 120, etc.